

Certificate Number: 01267-PAW-DE-032120663

Bankruptcy Case Number: 18-24582



01267-PAW-DE-032120663

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 6, 2019, at 9:58 o'clock PM CST, Andrew D Ryan completed a course on personal financial management given by internet by Money Management International, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: January 7, 2019 By: /s/Cristina Gonzalez

Name: Cristina Gonzalez

Title: Counselor